

**BROGAN BANKSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1202744	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$99	\$109	9.9%		
Loans	\$86	\$82	-4.8%		
Construction & development	\$14	\$15	5.0%		
Closed-end 1-4 family residential	\$17	\$16	-8.8%		
Home equity	\$2	\$2	3.9%		
Credit card	\$0	\$0	-14.0%		
Other consumer	\$1	\$1	-42.0%		
Commercial & Industrial	\$26	\$21	-18.2%		
Commercial real estate	\$24	\$26	9.0%		
Unused commitments	\$14	\$17	19.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-49.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	-3.0%		
Cash & balances due	\$7	\$21	204.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$87	\$99	14.1%		
Deposits	\$80	\$92	16.0%		
Total other borrowings	\$6	\$6	-1.3%		
FHLB advances	\$5	\$5	-0.3%		
Equity					
Equity capital at quarter end	\$12	\$10	-20.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.2%	9.5%	--		
Tier 1 risk based capital ratio	14.1%	12.1%	--		
Total risk based capital ratio	15.3%	13.3%	--		
Return on equity <sup>1</sup>	10.1%	-65.0%	--		
Return on assets <sup>1</sup>	1.3%	-6.8%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	108.0%	53.9%	--		
Loss provision to net charge-offs (qtr)	41.0%	143.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	5.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	3.6%	0.0%	1.4%	--
Closed-end 1-4 family residential	1.2%	14.9%	0.0%	1.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	5.8%	7.1%	--
Other consumer	0.0%	0.0%	0.0%	6.8%	--
Commercial & Industrial	2.0%	2.8%	1.2%	1.9%	--
Commercial real estate	0.9%	2.5%	0.0%	0.7%	--
Total loans	1.1%	5.0%	0.4%	1.2%	--